

Family Personal Accident Insurance (underwritten and issued by Income)

Policy Conditions

Table of Cover

| Benefits | | Maximum benefit (\$\$) per insured person |
|-----------|---|---|
| Section 1 | Accidental death | \$8,000 |
| Section 2 | Permanent disability due to an accident | \$8,000 |

Your Policy

This is **your Family Personal Accident Insurance policy** and it contains details of benefits, conditions and exclusions relating to the **insured person**. This **policy** will form the basis on which **we** will settle all claims. It is only valid if **you** have paid the appropriate premium in full and **we** have issued **you** with a **policy schedule**.

Any statement, information or declaration **you** or the **insured person** have given on behalf of the **insured person** that are made through the **Trust app and /or TRIBE by Income** or over email to hello.tribe@income.com.sg at the time of **your** application, will form the basis of the contract.

The **policy schedule, table of cover** and any further **endorsements** are all part of the **policy**.

Who is Eligible

This **policy** is only available to **you** if:

- (i) **you**
 - hold a valid Singapore identification document such as a Singapore National Registration Identification Card (NRIC), Employment Pass, Work Permit, Long Term Visit Pass or Student Pass;
 - are **age** between 18 years old and 61 years old; and
 - have fully paid the premium for the **policy**; and
 - are a cardholder of a Trust Credit Card and have paid all premiums for the **policy** with **your** Trust Credit Card

- (ii) the **insured person**
 - is the individual (or individuals) named in the **schedule** who is insured under this **policy**
 - must be **you** or **your** spouse age between 18 years old and 61 years old, or your **dependent child(ren)**

- holds a valid Singapore identification document such as a Singapore National Registration Identification Card (NRIC), Employment Pass, Work Permit, Long Term Visit Pass or Student Pass; and
- is living in Singapore or is away from Singapore for no more than 180 days at any one time.

Things to Remember

You and the **insured person** must reveal all facts **you** or the **insured person** know or ought to know which may affect the insurance cover that **you** are applying for. If not, this **policy** may not be valid.

We do not cover claims arising from **pre-existing medical conditions** or **sickness**.

You must not be an undischarged bankrupt and have not committed any act of bankruptcy within the last 12 months.

Definitions

Accident or **accidental** means a sudden, unexpected event which happens during the **period of insurance** and which must be the only cause of **injury**.

Age means age of last birthday.

Dependent child(ren) means **your** natural or legally adopted child(ren) who is at least 15 days old and below 18 years of **age**.

Endorsement means any written statement or notice **we** have issued to confirm and record changes to this policy.

Injury means damage or harm caused to the body by an external force suffered during the **period of insurance** and which is caused only by an **accident**.

Insured person means the individual(s) who is insured under this **policy**.

Losng means permanent and total loss of use, or loss by having part of the body (as listed in the scale of compensation table) cut or torn off, as confirmed by **our medical practitioner**.

Losng hearing means permanent and total loss of hearing, as confirmed by **our medical practitioner**.

Losng a limb means permanent and total loss of, or loss of use of, a hand at or above the wrist or a foot at or above the ankle. This must be confirmed by **our medical practitioner**.

Losng sight means total and permanent loss of use of an eye which means the **insured person** is absolutely blind in that eye and which is beyond cure either by surgical or other treatment. This must be confirmed by **our medical practitioner**.

Losng speech means permanent and total loss of the ability to speak and which is beyond cure either by surgical or other treatment, as confirmed by **our medical practitioner**.

Medical practitioner means any person registered and legally qualified as a doctor by a medical degree in western medicine and authorised by the medical licensing authority of that country to provide medical or surgical service within the scope of their licence and training. The **medical practitioner** should not be **you**, **your** family member, partner, business partner, employer, employee or agent.

Period of insurance means the period of cover as shown in the **policy schedule**.

Permanently disabled or **permanent disability** means suffering from one of the items of disablement listed in the scale of compensation table in this **policy**, and which was caused by an **accident**, as long as:

- the disability lasts for 12 months in a row from the date of **accident**; and
- **our medical practitioner** confirms that it is not going to improve after 12 months.

Permanent total disability means total disability caused by an **accident** that:

- will in all probability entirely prevent the **insured person** from working in any job for a salary or wage or stops the **insured person** from carrying out any business whatsoever for the rest of their life; lasts for 12 months in a row from the date of the **accident** ; and
- **our medical practitioner** confirms that it is not going to improve after 12 months.

Policy means this document, including any information provided or declaration made by the **policyholder** for and on behalf of the **insured person** (or people), the **policy schedule**, the **table of cover** and any **endorsements** we have issued under this **policy**.

Policyholder means the person named and who has made a declaration on behalf of the **insured person** and paid the premium as shown in the **policy schedule**.

Policy year means a period of 1 year from the start date as shown in the **policy schedule**.

Pre-existing medical condition means any injury, **sickness**, or physical disability or problems including any complications which may arise:

- a which **you** or the **insured person** knew or should reasonably know about; including symptoms which existed before the start date of this **policy**;
- b which the **insured person** received diagnosis, consultation, medical treatment or prescribed drugs for within 12 months before the start date of this **policy**; or
- c for which the **insured person** have been asked to get medical treatment or medical advice by a **medical practitioner** within 12 months before the start date of this **policy**.

Policy schedule means the document which proves that **you** have the insurance cover, listing among other things, details of the **insured person** (or people), the **policyholder**, the plan type, and the **period of insurance** covered under this **policy**.

Prohibited person means a person or entity who is, or who is **related** to a person or entity:

- a. subject to laws, regulations or sanctions administered by any inter-government, government, regulatory or law enforcement authorities of any country, which will prohibit or restrict **us** from providing insurance or carrying out any transaction under this **policy**, or
- b. who is involved in any terrorist or illegal activities or placed on sanctions listing or issued with freezing order.

Related includes relationships such as parent, step-parent, child, step-child, adopted child, spouse, sibling, step-sibling, adopted sibling, parent-in-law, child-in-law, sibling-in-law, cousin, uncle, aunt, grandparents, niece, nephew, grandchild, employee, employer, associate, parent company, subsidiary and shareholder.

Relevant person includes insured, trustee, settlor, beneficiary, assignee, nominee, payee, mortgagee, financier of this application/policy, and in relation to an entity, its director, partner, manager, person having executive authority, authorised signatory, shareholder or beneficial owner.

Sickness means worsening physical health not caused by an **accident**, for which the **insured person** requires the treatment of a **medical practitioner**.

Start date means:

- a. The **start date** of the **period of insurance** as set out in the **policy schedule** under the relevant **policy**; or
- b. The date **we** issue an **endorsement** to this **policy**, whichever is latest.

Sum assured means the amount of **sum assured** corresponding to the **period of insurance** set out in the **policy schedule** when the **insured person** suffers an **accidental** death or is certified by a registered **medical practitioner** to be **permanently disabled** due to an **accident**.

Table of cover means the separate table showing the list of benefits **we** will pay **you** according to **your plan** while this **policy** is in force. It will depend on the terms, conditions, limits, exclusions and qualifications of this **policy**.

TRIBE by Income mean the online application at <https://tribe.income.com.sg> owned and operated by **us**;

Trust means Trust Bank Singapore Limited.

Trust app means the mobile application owned and operated by Trust;

We, our, us, and Income means Income Insurance Limited.

You, your and yours means the **policyholder** shown in the **policy schedule**.

Your plan means the plan (with specific limits) that **you** chose at the time **you** applied for this **policy**.

What Your Policy Covers

This **policy** will protect **you** financially when a death or **injury** happens during the **period of insurance**.

The amount **we** will pay depends on the conditions, limits and sub-limits of **your plan** as set out in the **table of cover**.

Main benefits

Section 1 – Accidental death

If the **insured person** is involved in an **accident** and due only to this **accident** the **insured person** dies within 12 months from the date of the **accident**, **we** will pay up to the maximum limits as shown in section 1 of the **table of cover**.

We will reduce any compensation due under this section by any payment which **we** have already made to **you** under section 2 for the same **accident**.

What we do not pay under section 1

Besides the general exclusions listed in part 1 of the general conditions, **we** will also not pay any claim under section 1 if:

- a) the death is caused directly or indirectly by **sickness** (for example, a heart attack or stroke) and not only by the **accident**;
- b) the death is caused directly or indirectly by any **pre-existing medical condition** which existed before the start date of this **policy**.

Section 2 – Permanent disability due to an accident

If the **insured person** is involved in an **accident** which causes the **insured person** an **injury** and due only to this **injury** the **insured person** becomes **permanently disabled** within 12 months from the date of the **accident**, **we** will pay **you** up to the maximum limits as shown in section 2 of the **table of cover** using the scale of compensation table as shown below.

| Item | Description of disability | Percentage of sum assured as shown under section 2 in the table of cover of your plan |
|---------------------------|--|---|
| a | Permanent total disability | 100% |
| b | Losing sight of both eyes | 100% |
| c | Losing two limbs | 100% |
| d | Losing sight of one eye, except perception of light | 70% |
| e | Losing one limb | 85% |
| f | Losing speech | 50% |
| g | Losing hearing in both ears | 50% |
| h | Losing four fingers and thumb of one hand | 50% |
| i | Losing four fingers of one hand | 40% |
| j | Losing hearing in one ear | 20% |
| k | Losing a thumb | 25% |
| | - 2 phalanges - 1 phalanx | 10% |
| l | Losing one index finger | 15% |
| | - 3 phalanges | 10% |
| | - 2 phalanges - 1 phalanx | 5% |
| m | Losing any other finger | 10% |
| | - 3 phalanges | 7% |
| | - 2 phalanges - 1 phalanx | 3% |
| n | Losing metacarpals | 3% |
| | - first or second - third, fourth or fifth | 2% |
| o | Losing all toes of one foot | 15% |
| p | Losing a great toe | 5% |
| | - 2 phalanges - 1 phalanx | 3% |
| q | Losing any other toe | 3% |
| Third Degree Burns | | |
| r | Head: Damage as a percentage of total body surface area | |
| | - equal to or greater than 8% | 100% |
| | - equal to or greater than 5% but less than 8% | 75% |
| | - equal to or greater than 2% but less than 5% | 50% |
| s | Body: Damage as a percentage of total body surface area | |
| | - equal to or greater than 20% | 100% |
| | - equal to or greater than 15% but less than 20% | 75% |
| | - equal to or greater than 10% but less than 15% | 50% |

We will not pay **you** any compensation if the disability is not listed in the scale of compensation table.

We will not pay **you** extra compensation for any specific item which is part of a greater item due under this **policy**. For example, we will pay **you** for **losing your** upper limb, but we will not pay **you** again for **losing your** finger or thumb.

The total of all percentages of the **sum assured** due under this section will not be more than 100% during any one **policy year**.

What we do not pay under section 2

Besides the general exclusions listed in part 1 of the general conditions, we will also not pay any claim under section 2 if:

- a) the disability is caused directly or indirectly by **sickness** (for example, a heart attack or stroke) and not by an **injury**; or
- b) the disability is caused directly or indirectly by any physical disability which existed before the **start date** of the **policy**.

Section 3 - Benefit extensions applicable to Sections 1 to 2

a Riot, strike, civil commotion, hijack, murder and assault

If the **insured person** suffers an **injury** or die because of an **accident** during a riot, strike, civil commotion, hijack, murder or assault, we will pay up to the limit shown in the relevant section as shown in the **table of cover**. This extension is only valid if the **insured person** did not take part in any criminal act or make an agreement with other people to carry out these acts.

b Disappearance

If the **insured person's** body is not found within 12 months after the sinking, wrecking or destruction of the public transport in which the **insured person** is travelling during the **period of insurance**, we will consider the **insured person** to be dead and pay the appropriate death benefit shown in the **table of cover**.

c Exposure

If the **insured person** suffers an **injury** or die because of exposure to natural elements due to an **accident**, we will pay up to the limit shown in the relevant section in the **table of cover**.

d Food poisoning

If the **insured person** suffers or die from **accidental** food poisoning during the **period of insurance**, we will pay up to the limit described in the relevant section as shown in the **table of cover**. This extension is only valid if the event does not arise because of the **insured person's** deliberate act.

e Suffocation by smoke, poisonous fumes, gas or drowning

If the **insured person** suffers an **injury** or dies from **accidentally** breathing in smoke, poisonous fumes, gas or by drowning, we will pay up to the limit described in the relevant section as shown in the **table of cover**. This extension is only valid if the event does not arise because of the **insured person's** deliberate act.

f Miscarriage due to an accident

If the **insured person** suffers a miscarriage or dies from the miscarriage caused by an **accident** or, we will pay up to the limit described in the relevant section as shown in the **table of cover**. This extension is only valid if the event does not arise because of the **insured person's** deliberate act.

g Act of terrorism cover

If any of the losses covered under sections 1 to 3 arises from or in relation to an **act of terrorism**, we will still cover the losses, up to the limit shown in the relevant section as shown in the **table of cover**. This extension is only valid if the **insured person** did not take part in the **act of terrorism** or make an agreement with other people to carry out the act.

General conditions which apply to the whole policy

1 General exclusions

This **policy** does not cover claims directly or indirectly caused by or arising from:

- a travelling overseas against medical advice, or while medically unfit to travel, or for the purpose of getting medical treatment, or against travel advisory issued by the Singapore Government;
- b deliberate self-injury, committing suicide or attempting suicide while sane or insane, criminal act, provoked assault, deliberate acts or putting himself/herself in danger (unless trying to save human life);
- c deliberate act, failure to act, negligence or carelessness;
- d the effect or influence of alcohol or drugs;
- e pregnancy, childbirth, abortion, miscarriage (save and except as provided in Section 3 (Benefit extensions applicable to Sections 1 to 2) paragraph f above) or all complications or death arising from these conditions,;
- f mental problems or insanity;
- g illness, disease, bacterial or viral infections even if contracted **accidentally**;
- h sexually transmitted infections, human immunodeficiency virus (HIV) or any HIV-related illness including acquired immunity deficiency syndrome (AIDS) or any mutant derivatives or variations of this however they are caused;
- i treatment of an optional nature or not considered medically necessary by the **medical practitioner**, for example, cosmetic (aesthetic) or plastic surgery or treatment, or any treatment which relates to or is needed because of previous cosmetic treatment but, this exclusion does not apply to reconstructive surgery if:
 - it is carried out to restore function or appearance after an **accident** or
 - it is done at a medically appropriate stage after the **accident** and the cost of the treatment is approved by **us** in writing before it is done;
- j routine medical treatment, physical examinations, health check-ups or tests which do not form part of the treatment or diagnosis of the actual **injury** or **sickness**;
- k **pre-existing medical conditions** which existed before the start date of this **policy**;
- l any **sickness**;
- m taking part in the following activities:
 - flying or other aerial activities except as a fare-paying passenger in a licensed passenger-carrying aircraft;
 - any professional sports or in any sports for which the **insured person** would or could earn or receive any form of pay;
 - driving or riding on a motor race track, or taking part in any kind of speed contest or racing (other than on foot);
 - any dangerous activities or sports including hunting, caving, potholing, rock climbing (except on man-made walls) or mountaineering, sky diving, abseiling, aerobatics, cave diving, cliff diving, BASE (building, antenna, span, earth) jumping, paragliding, hang-gliding, parachuting, free flying, ice climbing, wingsuit flying;
 - any underwater activities involving underwater breathing apparatus; except scuba diving for leisure purpose where:
 - the **insured person** hold a PADI certification (or similar recognised qualification) and are diving with a buddy who holds a PADI certification (or similar recognised qualification); or

- the **insured person** is diving with a qualified instructor;
- the maximum depth **we** will cover is as shown under the PADI certification (or similar recognised qualification) but no deeper than 30 metres;
- any recreational activity where the following conditions are not met:
 - the **insured person** must comply with all safety procedures, such as wearing safety equipment and following rules and regulations; whether specifically advised or generally expected of a reasonable person, and
 - where guidance and supervision of licensed guides or instructors are available, the recreational activity must be carried out under the guidance and supervision of licensed guides or instructors of the tour operator or activity provider;
- Trekking for non-leisure purposes, or above 4,000 meters, or in a place which is not generally open to the public without restriction;
- Expeditions (unless on a recreational or leisure tour organized by a recognized commercial tour operator):
 - to generally inaccessible and remote areas of a country or areas previously unexplored;
 - carried out for scientific, research or political purposes to those places; or to Antarctica or similar remote places;
- n the consequences of war, revolution or any similar event;
- o radioactivity or damage from any nuclear fuel, material or waste;
- p the **insured person** failing to take reasonable efforts to avoid **injury** or to minimize claims under this **policy**;
- q travelling in, to or through Afghanistan, Iraq, Liberia, Sudan or Syria.

If **we** refuse to pay a claim as a result of any of the exclusions listed above and **you** disagree with our decision, **you** are responsible for proving that we are legally responsible for the claim. If any part of any exclusion is found to be invalid or we cannot enforce it, it will not affect the rest of the exclusions.

2 Cover

This **policy** covers **you** and the **insured person** while in Singapore and while outside Singapore for no more than 180 days in a row at a time from the date of departure from Singapore.

3 Changing this plan

We may change the cover, benefit, premiums, terms and conditions of this **policy** from time to time by way of an **endorsement**.

We may also discontinue the sale of Family Personal Accident Insurance policy at any time in the future. **We** will write to **you** at **your** last email address which you have provided to **us**, when submitting **your policy** application or by writing to hello.tribe@income.com.sg, at least 30 days before the above change or discontinuance is to take place.

You may cancel this **policy** which will take effect on the next premium due date by making **your** application through **TRIBE by Income** or email to hello.tribe@income.com.sg.

4 Premium

The premium that **you** pay for this **policy** can change. If **we** change the premium for this **policy**, **we** will write to **you** at **your** last email address which **you** have provided to **us**, when submitting **your policy** application or by writing to hello.tribe@income.com.sg, at least 30 days before the change is to take place, to notify **you** of the new premium.

Premium due date

- The first premium is due and payable upon completion of **your policy** application made through the **Trust app**.

If this policy is renewed, the subsequent premium is due on the same day in the next calendar year.

Upon completion of the first premium payment, the **policy schedule** will reflect:

- the amount of premium paid under this **policy**; and
- the **sum assured** payable under this **policy**.

If any subsequent premium payment is not made, **you** will be given a grace period of 30 days. If the premium is not paid within the grace period, unless an extension of the grace period is agreed to by **us**, this **policy** will automatically terminate on the date where the grace period expires.

5 Renewal

If we do not receive any request to cancel the cover, **we** will continue to collect the premium for the next **period of insurance** in the same manner.

We will renew the cover only if **we** receive the premium for the next **period of insurance**. If the cover is renewed, **we** will provide the new terms and conditions for the next **period of insurance** before the **start date** of the next **period of insurance**.

6 Cancellation

- We** can cancel this **policy** by giving **you seven** days' notice by writing to your last email address which **you** have provided to **us**, when submitting **your policy** application or by writing to hello.tribe@income.com.sg. **We** will consider that **you** have received this cancellation notice on the same day if **we** deliver the notice by email.
- We** will cancel this **policy** on the date the premium is due if **we** do not receive the premium due paid by **you** with **your** Trust Credit Card or **we** are not successful in deducting the premium from **your** Trust Credit Card after the grace period.

If **we** cancel this **policy** because the premium has not been paid, **you** may apply for a new **policy**. However, **your** application will depend on **us** accepting it based on the **insured person's** latest physical or medical conditions.

7 Paying benefits

We will pay the benefits listed in this **policy** only if **you** have:

- met general conditions 4; and
- given **us** satisfactory proof of the claim.

Before **we** can pay the claim, **we** will first take from the claim amount any premium owed to **us**.

We will pay all benefits up to the maximum limit shown in the **table of cover** to **you** unless **you** die, in which case **we** will pay the benefits to **your** legal personal representative.

When **we** pay the benefits as described above, **we** will have no further legal responsibility to **you** and the **insured person** under this **policy** for the claim.

8 Misrepresentation

We will end this **policy** if **you** or the **insured person misrepresent** or misdescribe any circumstance which affects the **insured person's health** condition, country of residence or pursuits or any information which may affect **our** decision to accept **your** application.

9 Changes in circumstance

If there is any change in circumstances affecting the **insured person's** risk, **you** must give **us** immediate written notice and pay any extra premium that **we** may ask for. For example, **you** must tell **us** about any change in the **insured person's health** condition, or the country where the **insured person** is living in.

We can choose not to pay the claim if **you** have failed to inform **us** of any change in circumstances affecting the **insured person's risk**.

10 Fraud

You and the **insured person** must not act in a fraudulent way. **We** will take the action shown below if **you**, the **insured person** or anyone acting for **you** or the **insured person**:

- a make a claim under this **policy** knowing the claim to be false or fraudulently exaggerated in any way;
- b make a statement to support a claim knowing the statement to be false in any way;
- c send **us** a document to support a claim knowing the document to be forged or false in any way; or
- d make a claim for any **loss** or damage caused by **your** or the **insured person's** deliberate act or with respective party's knowledge.

We may do the following:

- a **We** will not pay the claim.
- b **We** will not pay any other claim which has been or will be made under the **policy**.
- c **We** may declare this **policy** invalid.
- d **We** can recover from **you** the amount of any claim **we** have already paid under the **policy**.
- e **We** will not refund **your** premium.
- f **We** may not allow **you** and the **insured person** to buy other policies from **us**.
- g **We** may report **you** to the police.

11 Reasonable care

You and the **insured person** must take all reasonable precautions to avoid an **injury** and take all practical steps to minimize claims.

12 Taking over your rights

We can take over any rights to defend or settle any claim and to take proceedings in **your** name or the **insured person's** name to enforce **your**, the **insured person's** or **our** rights against any other person.

13 Claims conditions

- a **You** or the **insured person** must tell **us** as soon as possible, and in any case within 30 days, about any event which may give rise to a claim under this **policy**, failing which **we** will not pay the claim.
- b **We** pay all claims in Singapore dollars. If **you** or the **insured person** suffer a loss which is in a foreign currency, **we** will convert the amount into Singapore dollars at the exchange rate which **we** will decide on at the date of the loss.

14 What you need to provide when you send us your claim

You, the **insured person** or the **respective party's** legal personal representative must supply all information, reports, original invoices and receipts, evidence, medical certificates, documents (such as translation of a foreign-language document into the English language), confirmed by oath if necessary, **we** may need before **we** assess **your** claim. **We** may refuse to refund any expense which **you** or the **insured person** cannot provide original receipts or invoices for.

15 Free-Look period

We will give **you** 14 days from the date of issue of this **policy** to decide whether **you** want to continue with it. If **you** do not want to continue and there is no claim made under this **policy**, **you** may cancel this **policy** by submitting **your** request to **us** through the **TRIBE by Income** or email to hello.tribe@income.com.sg. **You** will get a full refund of the premium paid, less any medical fees and other expenses such as payments for medical check-ups and medical reports incurred by **us**.

16 Ending the policy

This **policy** will end immediately when:

- a** **we** cancel this **policy** under general conditions 6 or 10;
- b** the grace period for payment of premiums expires under general condition 4 ;
- c** **you** cancel this **policy** under general condition 3; or
- d** **we** have paid 100% of the sum insured under section 1 or section 2;
- e** **you** or the **insured person** no longer satisfy any of the eligibility requirements set unless **we** have agreed in writing to provide cover;
- f** before entering into the **policy**, **you** or the **insured person** fail to reveal all facts **you** or the **insured person** know or ought to know which may affect this **policy**; or
- g** **we** do not renew **your policy**.

17 Excluding third-party rights

A person or company who is not covered by this **policy** has no right under the Contracts (Rights of Third Parties) Act (Chapter 53B) to enforce this **policy**.

18 Currency and interest

All dollar amounts shown in the **policy** and **schedule** are in Singapore dollars (S\$). **We** will not add interest to any amount **we** pay under this **policy**.

19 Dealing with disputes

If **you** are not satisfied with **our** final decision on **your** claim, **you shall** refer the case to the Financial Industry Disputes Resolution Centre Ltd (FIDREC), an independent and impartial institution specializing in solving disputes between financial institutions and consumers. Their website address is: www.fidrec.com.sg If the dispute cannot be referred to or dealt with by FIDREC, the dispute must be referred to and decided using arbitration in Singapore in line with the Arbitration Rules of the Singapore International Arbitration Centre which apply at that point of time. **We** will not be legally responsible under **your policy** unless **you** have first received an award under arbitration.

20 Prohibited persons

If **you**, the **insured person** or any **relevant person** is found to be a **prohibited person**, **we** may immediately:

- declare this policy or the cover under this **policy** as invalid;
- cancel this policy and any or all cover under this **policy**;
- not make or suspend any transaction under this **policy**;
- refuse to pay any benefit to any **prohibited person**;
- not **refund your** premium; and
- **our** decision in every respect of the above will be final.

You must inform **us** of any changes to **your** or any **relevant person's** identity, status or identity documents as soon as reasonably practicable but no later than 30 days of any change.

21 Governing law

Singapore law will apply to this **policy**.

Our Promise to You

We will:

- acknowledge **your** complaint promptly;
- investigate quickly and thoroughly;
- keep **you** informed of **our** progress; and
- do everything possible to deal with **your** complaint.

Policy Owners' Protection Scheme

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Income or visit the GIA / LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Information is correct as at 12/08/2022.

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